

1 KATHLEEN A. LEAVITT  
 2 CHAPTER 13 BANKRUPTCY TRUSTEE  
 3 201 Las Vegas Blvd. South, Suite 200  
 Las Vegas, Nevada 89101  
 Telephone: (702) 853-0700  
 E-Mail: [kal13mail@las13.com](mailto:kal13mail@las13.com)

*Electronically Filed on 12/30/09*

4 UNITED STATES BANKRUPTCY COURT  
 5  
 6 FOR THE DISTRICT OF NEVADA

7 In re: ) BK-S 09-20806 LBR  
 8 ELOY M. SEDILLOS and ROBYN SEDILLOS, ) Chapter 13  
 Debtor(s). ) Date: January 28, 2010  
 ) Time: 2:30 p.m.  
 9 \_\_\_\_\_)

10 **TRUSTEE'S RESPONSE TO MOTION PERMITTING DEBTORS TO MODIFY HOME LOAN**

11 COMES NOW the Chapter 13 Bankruptcy Trustee, Kathleen A. Leavitt, by and through her counsel of record,  
 12 Sarah E. Smith, Esq., and files herewith her **Response to Motion Permitting Debtors to Modify Home Loan** as  
 follows:

13 The Trustee has no objection to the Loan Modification. However, Trustee requests that the Order regarding  
 14 this Motion include a clear description of the subject real property, the new terms of the loan including the new  
 15 principal balance, interest rate(s), any relevant adjustments to the interest rate, whether tax and insurance impounds are  
 16 included, and the maturity date.

17 In addition, if the loan modification incorporates arrearages that would have normally been included in a  
 18 Chapter 13 Plan, or the loan modification otherwise creates a necessity for a Plan modification, then the Trustee  
 19 requests that a modified Plan be filed by the Debtor(s) within 10 days of entry of the Order.

20 DATED this 30<sup>th</sup> day of December, 2009.

21 /s/ Sarah E. Smith

22 SARAH E. SMITH, ESQ.

23 Nevada Bar No. 10762

24 201 Las Vegas Blvd. South, Suite 200

25 Las Vegas, NV 89101

26 Attorney for the Trustee,

27 KATHLEEN A. LEAVITT

**CERTIFICATE OF SERVICE**

I hereby certify that I am an employee of KATHLEEN A. LEAVITT, Chapter 13 Bankruptcy Trustee; that I am over the age of 18 years; that on the 30<sup>th</sup> day of December, 2009, I served a copy of the foregoing **Trustee's Response** to each of the following by depositing a copy in the United States Mails at Las Vegas, Nevada, in sealed envelopes containing first class prepaid postage addressed as follows:

ELOY M. SEDILLOS  
4261 LAUREL PARK AVE.  
LAS VEGAS, NV 89103

GEORGE HAINES, ESQ.  
HAINES & KRIEGER, LLC  
1020 GARCES AVE., #100  
LAS VEGAS, NV 89101

ROBYN SEDILLOS  
4261 LAUREL PARK AVE.  
LAS VEGAS, NV 89103

/s/ Mickey J. Bell  
MICKEY J. BELL, an Employee of  
KATHLEEN A. LEAVITT  
CHAPTER 13 BANKRUPTCY TRUSTEE